

Use the following Conventional Product [Income Limits](#) (shown below) to determine Mortgage Insurance coverage requirements (see product descriptions for more information).

- Borrowers with loan qualifying income  $\leq$  80% AMI are eligible for **lower cost mortgage insurance**

**INSTRUCTIONS:**

- To determine if the borrower is above or below 80% AMI, **use the first mortgage loan qualifying income (not the Minnesota Housing program eligibility income)**.
  - Area median income (AMI) limits (below) are based on the county in which the property is located.
  - Find the income limit table that applies to your loan:

**Table 1** - [Fannie Mae loans](#)

**Table 2** - [Freddie Mac Automated UW](#)

**Table 3** - [Freddie Mac Manual UW](#)

**COUNTY 80% AREA MEDIAN INCOME LIMITS**

**TABLE 1**

FANNIE MAE - All UW types		
COUNTY	80% AMI (2021 limits)	80% AMI (2022 limits)
	DU loan casefiles prior to June 24, 2022	DU loan casefiles created on or after June 24, 2022 and manually underwritten loans
Aitkin	\$59,600	\$66,880
Anoka	\$83,440	\$94,240
Becker	\$59,600	\$66,880
Beltrami	\$59,600	\$66,880
Benton	\$63,200	\$70,800
Big Stone	\$59,600	\$66,880
Blue Earth	\$64,240	\$75,920
Brown	\$63,120	\$69,840
Carlton	\$61,040	\$70,560
Carver	\$83,440	\$94,240
Cass	\$59,600	\$66,880
Chippewa	\$59,600	\$66,880
Chisago	\$83,440	\$94,240
Clay	\$73,040	\$80,400
Clearwater	\$59,600	\$66,880
Cook	\$59,600	\$66,880
Cottonwood	\$59,600	\$66,880
Crow Wing	\$59,600	\$66,880
Dakota	\$83,440	\$94,240
Dodge	\$77,280	\$87,200
Douglas	\$64,080	\$70,960
Faribault	\$59,600	\$66,880
Fillmore	\$77,280	\$87,200
Freeborn	\$59,600	\$66,880
Goodhue	\$70,080	\$77,440
Grant	\$59,600	\$66,880
Hennepin	\$83,440	\$94,240
Houston	\$68,080	\$72,640
Hubbard	\$59,600	\$66,880
Isanti	\$83,440	\$94,240

**TABLE 1  
(CONTINUED)**

<b>FANNIE MAE - All UW types (Continued)</b>		
<b>COUNTY</b>	<b>80% AMI (2021 limits)</b>	<b>80% AMI (2022 limits)</b>
	<b>DU loan casefiles prior to June 24, 2022</b>	<b>DU loan casefiles created on or after June 24, 2022 and manually underwritten loans</b>
Itasca	\$59,600	\$66,880
Jackson	\$61,040	\$66,880
Kanabec	\$59,600	\$66,880
Kandiyohi	\$60,160	\$66,880
Kittson	\$59,760	\$66,880
Koochiching	\$59,600	\$66,880
Lac Qui Parle	\$59,600	\$66,880
Lake	\$58,000	\$70,560
Lake of The Woods	\$59,600	\$66,880
Le Sueur	\$83,440	\$94,240
Lincoln	\$59,600	\$66,880
Lyon	\$61,360	\$66,880
Mahnomen	\$59,600	\$66,880
Marshall	\$61,920	\$67,760
Martin	\$59,600	\$66,880
McLeod	\$64,720	\$71,040
Meeker	\$62,880	\$69,680
Mille Lacs	\$83,440	\$94,240
Morrison	\$59,600	\$66,880
Mower	\$59,600	\$66,880
Murray	\$63,520	\$68,400
Nicollet	\$64,240	\$75,920
Nobles	\$59,600	\$66,880
Norman	\$59,600	\$66,880
Olmsted	\$77,280	\$87,200
Otter Tail	\$59,600	\$66,880
Pennington	\$61,920	\$66,880
Pine	\$59,600	\$66,880
Pipestone	\$59,600	\$66,880
Polk	\$64,000	\$74,240
Pope	\$62,000	\$70,240
Ramsey	\$83,440	\$94,240
Red Lake	\$65,200	\$68,320
Redwood	\$59,600	\$66,880
Renville	\$59,840	\$66,880
Rice	\$72,160	\$80,480
Rock	\$59,600	\$66,880
Roseau	\$60,320	\$67,200
Scott	\$83,440	\$94,240
Sherburne	\$83,440	\$94,240
Sibley	\$83,440	Contact the Partner Solutions Team
St. Louis	\$61,040	\$70,560
Stearns	\$63,200	\$70,800
Steele	\$66,880	\$72,560
Stevens	\$66,720	\$77,440
Swift	\$59,600	\$66,880
Todd	\$59,600	\$66,880
Traverse	\$59,600	\$66,880
Wabasha	\$77,280	\$87,200
Wadena	\$59,600	\$66,880
Waseca	\$59,840	\$66,880
Washington	\$83,440	\$94,240
Watonwan	\$59,600	\$66,880
Wilkin	\$59,600	\$66,880
Winona	\$62,560	\$70,000
Wright	\$83,440	\$94,240
Yellow Medicine	\$59,600	\$66,880

This document is a summary of program requirements and does not contain all information needed to originate loans for sale under Minnesota Housing programs. See the applicable Minnesota Housing Procedural Manual at [www.mnhousing.gov](http://www.mnhousing.gov) for complete information.

**TABLE 2**

FREDDIE MAC - Automated UW		
COUNTY	80% AMI (2021 limits)	80% AMI (2022 limits)
	LPA Run Date prior to June 5, 2022	LPA Run Date or resubmitted to LPA on/after June 5, 2022
Aitkin	\$59,600	\$66,880
Anoka	\$83,440	\$94,240
Becker	\$59,600	\$66,880
Beltrami	\$59,600	\$66,880
Benton	\$63,200	\$70,800
Big Stone	\$59,600	\$66,880
Blue Earth	\$64,240	\$75,920
Brown	\$63,120	\$69,840
Carlton	\$61,040	\$70,560
Carver	\$83,440	\$94,240
Cass	\$59,600	\$66,880
Chippewa	\$59,600	\$66,880
Chisago	\$83,440	\$94,240
Clay	\$73,040	\$80,400
Clearwater	\$59,600	\$66,880
Cook	\$59,600	\$66,880
Cottonwood	\$59,600	\$66,880
Crow Wing	\$59,600	\$66,880
Dakota	\$83,440	\$94,240
Dodge	\$77,280	\$87,200
Douglas	\$64,080	\$70,960
Faribault	\$59,600	\$66,880
Fillmore	\$77,280	\$87,200
Freeborn	\$59,600	\$66,880
Goodhue	\$70,080	\$77,440
Grant	\$59,600	\$66,880
Hennepin	\$83,440	\$94,240
Houston	\$68,080	\$72,640
Hubbard	\$59,600	\$66,880
Isanti	\$83,440	\$94,240
Itasca	\$59,600	\$66,880
Jackson	\$61,040	\$66,880
Kanabec	\$59,600	\$66,880
Kandiyohi	\$60,160	\$66,880
Kittson	\$59,760	\$66,880
Koochiching	\$59,600	\$66,880
Lac Qui Parle	\$59,600	\$66,880
Lake	\$58,000	\$70,560
Lake of The Woods	\$59,600	\$66,880
Le Sueur	\$83,440	\$94,240
Lincoln	\$59,600	\$66,880
Lyon	\$61,360	\$66,880
Mahnomen	\$59,600	\$66,880
Marshall	\$61,920	\$67,760
Martin	\$59,600	\$66,880
McLeod	\$64,720	\$71,040
Meeker	\$62,880	\$69,680
Mille Lacs	\$83,440	\$94,240
Morrison	\$59,600	\$66,880

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**TABLE 2  
(CONTINUED)**

<b>FREDDIE MAC - Automated UW (Continued)</b>		
<b>COUNTY</b>	<b>80% AMI (2021 limits)</b>	<b>80% AMI (2022 limits)</b>
	<b>LPA Run Date prior to June 5, 2022</b>	<b>LPA Run Date or resubmitted to LPA on/after June 5, 2022</b>
Mower	\$59,600	\$66,880
Murray	\$63,520	\$68,400
Nicollet	\$64,240	\$75,920
Nobles	\$59,600	\$66,880
Norman	\$59,600	\$66,880
Olmsted	\$77,280	\$87,200
Otter Tail	\$59,600	\$66,880
Pennington	\$61,920	\$66,880
Pine	\$59,600	\$66,880
Pipestone	\$59,600	\$66,880
Polk	\$64,000	\$74,240
Pope	\$62,000	\$70,240
Ramsey	\$83,440	\$94,240
Red Lake	\$65,200	\$68,320
Redwood	\$59,600	\$66,880
Renville	\$59,840	\$66,880
Rice	\$72,160	\$80,480
Rock	\$59,600	\$66,880
Roseau	\$60,320	\$67,200
Scott	\$83,440	\$94,240
Sherburne	\$83,440	\$94,240
Sibley	\$83,440	Contact the Partner Solutions Team
St. Louis	\$61,040	\$70,560
Stearns	\$63,200	\$70,800
Steele	\$66,880	\$72,560
Stevens	\$66,720	\$77,440
Swift	\$59,600	\$66,880
Todd	\$59,600	\$66,880
Traverse	\$59,600	\$66,880
Wabasha	\$77,280	\$87,200
Wadena	\$59,600	\$66,880
Waseca	\$59,840	\$66,880
Washington	\$83,440	\$94,240
Watonwan	\$59,600	\$66,880
Wilkin	\$59,600	\$66,880
Winona	\$62,560	\$70,000
Wright	\$83,440	\$94,240
Yellow Medicine	\$59,600	\$66,880

**COUNTY 80% AREA MEDIAN INCOME LIMITS**
**TABLE 3**

<b>FREDDIE MAC - MANUAL UW</b>		
<b>COUNTY</b>	<b>80% AMI (2021 limits)</b>	<b>80% AMI (2022 limits)</b>
	<b>Freddie Mac Manual UW w/loan application received prior to June 5, 2022</b>	<b>Freddie Mac Manual UW w/loan application received on/after June 5, 2022</b>
Aitkin	\$59,600	\$66,880
Anoka	\$83,440	\$94,240
Becker	\$59,600	\$66,880
Beltrami	\$59,600	\$66,880
Benton	\$63,200	\$70,800
Big Stone	\$59,600	\$66,880
Blue Earth	\$64,240	\$75,920
Brown	\$63,120	\$69,840
Carlton	\$61,040	\$70,560
Carver	\$83,440	\$94,240
Cass	\$59,600	\$66,880
Chippewa	\$59,600	\$66,880
Chisago	\$83,440	\$94,240
Clay	\$73,040	\$80,400
Clearwater	\$59,600	\$66,880
Cook	\$59,600	\$66,880
Cottonwood	\$59,600	\$66,880
Crow Wing	\$59,600	\$66,880
Dakota	\$83,440	\$94,240
Dodge	\$77,280	\$87,200
Douglas	\$64,080	\$70,960
Faribault	\$59,600	\$66,880
Fillmore	\$77,280	\$87,200
Freeborn	\$59,600	\$66,880
Goodhue	\$70,080	\$77,440
Grant	\$59,600	\$66,880
Hennepin	\$83,440	\$94,240
Houston	\$68,080	\$72,640
Hubbard	\$59,600	\$66,880
Isanti	\$83,440	\$94,240
Itasca	\$59,600	\$66,880
Jackson	\$61,040	\$66,880
Kanabec	\$59,600	\$66,880
Kandiyohi	\$60,160	\$66,880
Kittson	\$59,760	\$66,880
Koochiching	\$59,600	\$66,880
Lac Qui Parle	\$59,600	\$66,880
Lake	\$58,000	\$70,560
Lake of The Woods	\$59,600	\$66,880
Le Sueur	\$83,440	\$94,240
Lincoln	\$59,600	\$66,880
Lyon	\$61,360	\$66,880
Mahnomen	\$59,600	\$66,880
Marshall	\$61,920	\$67,760
Martin	\$59,600	\$66,880
McLeod	\$64,720	\$71,040
Meeker	\$62,880	\$69,680
Mille Lacs	\$83,440	\$94,240
Morrison	\$59,600	\$66,880
Mower	\$59,600	\$66,880
Murray	\$63,520	\$68,400

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**TABLE 3  
(CONTINUED)**

<b>FREDDIE MAC - MANUAL UW (Continued)</b>		
<b>COUNTY</b>	<b>80% AMI (2021 limits)</b>	<b>80% AMI (2022 limits)</b>
	<b>Freddie Mac Manual UW w/loan application received prior to June 5, 2022</b>	<b>Freddie Mac Manual UW w/loan application received on/after June 5, 2022</b>
Nicollet	\$64,240	\$75,920
Nobles	\$59,600	\$66,880
Norman	\$59,600	\$66,880
Olmsted	\$77,280	\$87,200
Otter Tail	\$59,600	\$66,880
Pennington	\$61,920	\$66,880
Pine	\$59,600	\$66,880
Pipestone	\$59,600	\$66,880
Polk	\$64,000	\$74,240
Pope	\$62,000	\$70,240
Ramsey	\$83,440	\$94,240
Red Lake	\$65,200	\$68,320
Redwood	\$59,600	\$66,880
Renville	\$59,840	\$66,880
Rice	\$72,160	\$80,480
Rock	\$59,600	\$66,880
Roseau	\$60,320	\$67,200
Scott	\$83,440	\$94,240
Sherburne	\$83,440	\$94,240
Sibley	\$83,440	Contact the Partner Solutions Team
St. Louis	\$61,040	\$70,560
Stearns	\$63,200	\$70,800
Steele	\$66,880	\$72,560
Stevens	\$66,720	\$77,440
Swift	\$59,600	\$66,880
Todd	\$59,600	\$66,880
Traverse	\$59,600	\$66,880
Wabasha	\$77,280	\$87,200
Wadena	\$59,600	\$66,880
Waseca	\$59,840	\$66,880
Washington	\$83,440	\$94,240
Watonwan	\$59,600	\$66,880
Wilkin	\$59,600	\$66,880
Winona	\$62,560	\$70,000
Wright	\$83,440	\$94,240
Yellow Medicine	\$59,600	\$66,880